

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

David

First name

J.

Middle name

Bring your picture identification to your meeting with the trustee.

Grady

Last name and Suffix (Sr., Jr., II, III)

Cynthia

First name

A.

Middle name

Grady

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-5473

xxx-xx-4470

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☐ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

2348 Richmond Drive
Wheaton, IL 60189

Number, Street, City, State & ZIP Code

DuPage
County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
-
8. **How you will pay the fee**
- ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
-
9. **Have you filed for bankruptcy within the last 8 years?**
- ☒ No.
- ☐ Yes.
- | | | | | | |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- ☒ No
- ☐ Yes.
- | | | | |
|----------|-------|---------------------|-------|
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
| Debtor | _____ | Relationship to you | _____ |
| District | _____ | When | _____ |
-
11. **Do you rent your residence?**
- ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

| | | |
|--|------|---|
| 16. What kind of debts do you have? | 16a. | Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17. |
| | 16b. | Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17. |
| | 16c. | State the type of debts you owe that are not consumer debts or business debts <hr/> |

| | | |
|--|--|--|
| 17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors? | <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. | I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes |
|--|--|--|

| | | | |
|---|--|--|---|
| 18. How many Creditors do you estimate that you owe? | <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 | <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000 |
|---|--|--|---|

| | | | |
|--|--|---|--|
| 19. How much do you estimate your assets to be worth? | <input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million | <input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion |
|--|--|---|--|

| | | | |
|---|--|---|--|
| 20. How much do you estimate your liabilities to be? | <input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million | <input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion |
|---|--|---|--|

Part 7: Sign Below

| | |
|----------------|---|
| For you | I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <u>/s/ David J. Grady</u> David J. Grady Signature of Debtor 1 </div> <div style="width: 45%;"> <u>/s/ Cynthia A. Grady</u> Cynthia A. Grady Signature of Debtor 2 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> Executed on <u>March 17, 2016</u> MM / DD / YYYY </div> <div style="width: 45%;"> Executed on <u>March 17, 2016</u> MM / DD / YYYY </div> </div> |
|----------------|---|

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bruce C. Scalabrino
Signature of Attorney for Debtor

Date March 17, 2016
MM / DD / YYYY

Bruce C. Scalabrino
Printed name

Scalabrino & Arnoff, LLP
Firm name

One North LaSalle Street
Suite 1600
Chicago, IL 60602
Number, Street, City, State & ZIP Code

Contact phone 312-629-0545

Email address bcs@sacounsel.com

ARDC 06193809
Bar number & State

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

☒ No. Go to line 16b.

☐ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

☐ No. Go to line 16c.

☒ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

☒ No

☐ Yes

18. How many Creditors do you estimate that you owe?

☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000

☐ 50-99 ☐ 5001-10,000 ☐ 50,001-100,000

☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000

☐ 200-999

19. How much do you estimate your assets to be worth?

☐ \$0 - \$50,000 ☒ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion

☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion

☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion

☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

☐ \$0 - \$50,000 ☒ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion

☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion

☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion

☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

Part 7: Sign Below

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

David J. Grady
Signature of Debtor 1

Cynthia A. Grady
Signature of Debtor 2

Executed on 3/17/2016
MM/DD/YYYY

Executed on 3-17-16
MM/DD/YYYY

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.


Signature of Attorney for Debtor

Date

3/17/2016
MM / DD / YYYY

Bruce C. Scalabrino

Printed name

Scalabrino & Arnoff, LLP

Firm name

One North LaSalle Street
Suite 1600
Chicago, IL 60602

Number, Street, City, State & ZIP Code

Contact phone 312-629-0545

Email address

bcs@sacounsel.com

ARDC 06193809

Bar number & State

Certificate Number: 15557-ILN-CC-027066348



15557-ILN-CC-027066348

CERTIFICATE OF COUNSELING

I CERTIFY that on March 7, 2016, at 6:34 o'clock AM CST, David James Grady received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 7, 2016 By: /s/Liticia Johnson

Name: Liticia Johnson

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 15557-ILN-CC-027072919



15557-ILN-CC-027072919

CERTIFICATE OF COUNSELING

I CERTIFY that on March 7, 2016, at 7:03 o'clock PM CST, Cynthia Ann Grady received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 7, 2016 By: /s/Laura Gannon

Name: Laura Gannon

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | David J. Grady | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Cynthia A. Grady | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

| | | Your assets Value of what you own |
|---|----|--------------------------------------|
| 1. Schedule A/B: Property (Official Form 106A/B) | | |
| 1a. Copy line 55, Total real estate, from Schedule A/B..... | \$ | 400,000.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ | 662,795.00 |
| 1c. Copy line 63, Total of all property on Schedule A/B..... | \$ | 1,062,795.00 |

Part 2: Summarize Your Liabilities

| | | Your liabilities Amount you owe |
|---|----|------------------------------------|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ | 3,012,074.00 |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$ | 0.00 |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$ | 1,855,563.00 |
| Your total liabilities | | \$ 4,867,637.00 |

Part 3: Summarize Your Income and Expenses

| | | |
|---|----|-----------|
| 4. Schedule I: Your Income (Official Form 106I) | | |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$ | 12,611.00 |
| 5. Schedule J: Your Expenses (Official Form 106J) | | |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$ | 7,107.00 |

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

| | Total claim |
|--|---------------|
| From Part 4 on Schedule E/F, copy the following: | |
| 9a. Domestic support obligations (Copy line 6a.) | \$ 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$ 331,885.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$ 0.00 |
| 9g. Total. Add lines 9a through 9f. | \$ 331,885.00 |

Fill in this information to identify your case and this filing:

| | | | |
|---|------------------|-------------|-----------|
| Debtor 1 | David J. Grady | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | Cynthia A. Grady | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS | | | |
| Case number | | | |

☐ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

2348 Richmond Drive
Street address, if available, or other description

Wheaton IL 60189-0000
City State ZIP Code

DuPage
County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

| Current value of the entire property? | Current value of the portion you own? |
|---------------------------------------|---------------------------------------|
| \$400,000.00 | \$400,000.00 |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Deed in Trust, as Co-Trustees of the Cynthia A. Grady Living Trust DTD 10/26/11

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$400,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☒ Yes

3.1 Make: Hyundai
Model: Azera
Year: 2013
Approximate mileage: 33,000
Other information:

Who has an interest in the property? Check one

☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$15,000.00

\$15,000.00

3.2 Make: Buick
Model: Encore
Year: 2016
Approximate mileage: 2,400
Other information:

Leased vehicle

Who has an interest in the property? Check one

☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$20,835.00

\$20,835.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$35,835.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☒ Yes. Describe.....

Miscellaneous household goods and furnishings

\$300.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No
☒ Yes. Describe.....

Television, cell phones, stereo and laptop computer

\$400.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known) _____

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

Pool table, golf clubs, stationary bike and NordicTrak

\$300.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Miscellaneous wearing apparel

\$200.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Watch, wedding rings

\$250.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$1,450.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash on hand

\$75.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

☒ Yes.....

Institution name:

17.1. Savings Account
ending in 3164

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541

\$50.00

17.2. Check Account
ending in 2606

JPMorgan Chase Bank, N.A.
P.O. Box 659754
San Antonio, TX 78265-9754

\$2,085.00

17.3. Checking Account
ending in 0369

Delta Community Credit Union
P.O. Box 20541
Atlanta, GA 30320-2541

\$1,652.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

Accumulator 07 Core
Rollover IRA

AXA
P.O. Box 1547
Seacaucus, NJ 07096-1547

\$415,000.00

Delta Family-Care
Retirement Savings Plan

Fidelity Investments Institutional Operations
Company, Inc.
82 Devonshire Street
Boston, MA 02109

\$101,965.00

Retirement Cornerstone
Series 15.0 L (Traditional
IRA)

AXA
P.O. Box 1547
Seacaucus, NJ 07096-1547

\$94,144.00

Brokerage - Retirement
Account

AXA
P.O. Box 1547
Seacaucus, NJ 07096-1547

\$8,892.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.

Institution name or individual:

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

Mony Life Insurance Company of America
P.O. Box 1047
Charlotte, NC 28201-1047
(Policy ending in 1355, \$64,602 face amount, \$0.00 cash surrender value)

Cynthia Grady

\$793.00

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Mony Life Insurance Company of America
P.O. Box 1047
Charlotte, NC 28201-1047
(Policy ending in 1339, \$150,000.00 face
amount, \$0.00 cash surrender value)

David Grady

\$686.00

UnitedHealthcare
Optum Bank
P.O. Box 271629
Salt Lake City, UT 84127-1629
HSA Account ending in 2333

Cynthia and David Grady

\$168.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$625,510.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 8: List the Totals of Each Part of this Form

| | | |
|--|--------------|---|
| 55. Part 1: Total real estate, line 2 | | \$400,000.00 |
| 56. Part 2: Total vehicles, line 5 | \$35,835.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$1,450.00 | |
| 58. Part 4: Total financial assets, line 36 | \$625,510.00 | |
| 59. Part 5: Total business-related property, line 45 | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54 | + | \$0.00 |
| 62. Total personal property. Add lines 56 through 61... | \$662,795.00 | Copy personal property total \$662,795.00 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$1,062,795.00 |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | David J. Grady | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Cynthia A. Grady | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing
Official Form 106C**Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|--|--|---|------------------------------------|
| 2348 Richmond Drive Wheaton, IL 60189 DuPage County Line from <i>Schedule A/B</i> : 1.1 | \$400,000.00 | <input checked="" type="checkbox"/> \$30,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-901 |
| 2013 Hyundai Azera 33,000 miles Line from <i>Schedule A/B</i> : 3.1 | \$15,000.00 | <input checked="" type="checkbox"/> \$4,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(c) |
| Miscellaneous wearing apparel Line from <i>Schedule A/B</i> : 11.1 | \$200.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(a) |
| Cash on hand Line from <i>Schedule A/B</i> : 16.1 | \$75.00 | <input checked="" type="checkbox"/> \$75.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) |
| Savings Account ending in 3164: Delta Community Credit Union P.O. Box 20541 Atlanta, GA 30320-2541 Line from <i>Schedule A/B</i> : 17.1 | \$50.00 | <input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|---|---|--|------------------------------------|
| Check Account ending in 2606: JPMorgan Chase Bank, N.A. P.O. Box 659754 San Antonio, TX 78265-9754 Line from Schedule A/B: 17.2 | \$2,085.00 | <input checked="" type="checkbox"/> \$2,085.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) |
| Checking Account ending in 0369: Delta Community Credit Union P.O. Box 20541 Atlanta, GA 30320-2541 Line from Schedule A/B: 17.3 | \$1,652.00 | <input checked="" type="checkbox"/> \$1,652.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) |
| Accumulator 07 Core Rollover IRA: AXA P.O. Box 1547 Seacaucus, NJ 07096-1547 Line from Schedule A/B: 21.1 | \$415,000.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1006 |
| Delta Family-Care Retirement Savings Plan: Fidelity Investments Institutional Operations Company, Inc. 82 Devonshire Street Boston, MA 02109 Line from Schedule A/B: 21.2 | \$101,965.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1006 |
| Retirement Cornerstone Series 15.0 L (Traditional IRA): AXA P.O. Box 1547 Seacaucus, NJ 07096-1547 Line from Schedule A/B: 21.3 | \$94,144.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1006 |
| Brokerage - Retirement Account: AXA P.O. Box 1547 Seacaucus, NJ 07096-1547 Line from Schedule A/B: 21.4 | \$8,892.00 | <input checked="" type="checkbox"/> \$8,892.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1006 |
| Mony Life Insurance Company of America P.O. Box 1047 Charlotte, NC 28201-1047 (Policy ending in 1355, \$64,602 face amount, \$0.00 cash surrender value) Beneficiary: Cynthia Grady Line from Schedule A/B: 31.1 | \$793.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 215 ILCS 5/238 |
| Mony Life Insurance Company of America P.O. Box 1047 Charlotte, NC 28201-1047 (Policy ending in 1339, \$150,000.00 face amount, \$0.00 cash surrender value) Beneficiary: David Grady Line from Schedule A/B: 31.2 | \$686.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 215 ILCS 5/238 |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own <small>Copy the value from Schedule A/B</small> | Amount of the exemption you claim <small>Check only one box for each exemption.</small> | Specific laws that allow exemption |
|--|---|---|------------------------------------|
| UnitedHealthcare Optum Bank P.O. Box 271629 Salt Lake City, UT 84127-1629 HSA Account ending in 2333 Beneficiary: Cynthia and David Grady Line from Schedule A/B: 31.3 | \$168.00 | <input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | 735 ILCS 5/12-1001(b) |

3. **Are you claiming a homestead exemption of more than \$155,675?**

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | David J. Grady | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | Cynthia A. Grady | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| | | Column A Amount of claim Do not deduct the value of collateral. | Column B Value of collateral that supports this claim | Column C Unsecured portion If any |
|-----|--|--|--|--|
| 2.1 | BMO Harris Bank N.A. <small>Creditor's Name</small> c/o Chapman and Cutler LLP 111 West Monroe Street Chicago, IL 60603 <small>Number, Street, City, State & Zip Code</small> | Describe the property that secures the claim: 2348 Richmond Drive Wheaton, IL 60189 DuPage County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) | \$2,400,000.00 | \$400,000.00 |
| | | | | \$2,282,979.00 |

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred June, 2013 Last 4 digits of account number 9661

| | | | | | |
|-----|--|--|--------------|--------------|--------------|
| 2.2 | BMO Harris Bank N.A. <small>Creditor's Name</small> c/o Chapman and Cutler LLP 111 West Monroe Street Chicago, IL 60603 <small>Number, Street, City, State & Zip Code</small> | Describe the property that secures the claim: 2348 Richmond Drive Wheaton, IL 60189 DuPage County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) | \$269,000.00 | \$400,000.00 | \$269,000.00 |
|-----|--|--|--------------|--------------|--------------|

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred May, 2014 Last 4 digits of account number 2642

Debtor 1 David J. Grady Case number (if know) _____
 First Name Middle Name Last Name
 Debtor 2 Cynthia A. Grady
 First Name Middle Name Last Name

| | | |
|---|---|---|
| 2.3 <u>BMO Harris Bank N.A.</u> Creditor's Name <u>c/o Chapman and Cutler</u> <u>LLP</u> <u>111 West Monroe Street</u> <u>Chicago, IL 60603</u> Number, Street, City, State & Zip Code | Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 2348 Richmond Drive Wheaton, IL 60189 DuPage County </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ | <u>\$27,985.00</u> <u>\$400,000.00</u> <u>\$27,985.00</u> |
|---|---|---|

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Date debt was incurred May, 2014 **Last 4 digits of account number** 2641

| | | |
|--|--|--|
| 2.4 <u>GM Financial Leasing</u> Creditor's Name <u>75 Remittance Drive</u> <u>Suite 1738</u> <u>Chicago, IL 60675</u> Number, Street, City, State & Zip Code | Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 2016 Buick Encore 2,400 miles Leased vehicle </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ | <u>\$7,840.00</u> <u>\$20,835.00</u> <u>\$0.00</u> |
|--|--|--|

Who owes the debt? Check one.
☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Date debt was incurred January, 2016 **Last 4 digits of account number** 8382

| | | |
|--|--|---|
| 2.5 <u>Hyundai Motor Finance</u> Creditor's Name <u>P.O. Box 650805</u> <u>Dallas, TX 75265-0805</u> Number, Street, City, State & Zip Code | Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 2013 Hyundai Azera 33,000 miles </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ | <u>\$24,270.00</u> <u>\$15,000.00</u> <u>\$9,270.00</u> |
|--|--|---|

Who owes the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Date debt was incurred March, 2014 **Last 4 digits of account number** 3944

Debtor 1 David J. Grady Case number (if know) _____
First Name Middle Name Last Name
Debtor 2 Cynthia A. Grady
First Name Middle Name Last Name

2.6 **PNC Mortgage** Describe the property that secures the claim: \$282,979.00 \$400,000.00 \$0.00
Creditor's Name

P.O. Box 6534
Carol Stream, IL
60197-6534

Number, Street, City, State & Zip Code

2348 Richmond Drive Wheaton, IL
60189 DuPage County

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred June, 2012 Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$3,012,074.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$3,012,074.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.6
PNC Mortgage Last 4 digits of account number ____
P.O. Box 8703
Dayton, OH 45401

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | David J. Grady | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Cynthia A. Grady | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

| | | | |
|-----|---|--|--------------------|
| | | Total claim | |
| 4.1 | American Express Nonpriority Creditor's Name P.O. Box 0001 Los Angeles, CA 90096 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 1006 When was the debt incurred? May, 2015 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>LW Holding Group, LLC (business debt)</u> | \$38,327.00 |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if know)

| | | |
|-----|--|---|
| 4.2 | American Express Nonpriority Creditor's Name P.O. Box 0001 Los Angeles, CA 90096 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 1006 \$23,575.00 When was the debt incurred? May, 2015 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>LW Holding Group, LLC (business debt)</u> |
| 4.3 | Bank of America Nonpriority Creditor's Name P.O. Box 851001 Dallas, TX 75285 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 6759 \$810.00 When was the debt incurred? March, 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ |
| 4.4 | Best Buy Nonpriority Creditor's Name P.O. Box 78009 Phoenix, AZ 85062-8009 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number 9750 \$815.00 When was the debt incurred? February, 2016 As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if know)

4.5 Dr. George I. Salti, MD
Nonpriority Creditor's Name
801 South Washington Street
Naperville, IL 60540
Number Street City State Zip Code
Who incurred the debt? Check one.
☐ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number Unknown
When was the debt incurred? Prior to petition date
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Medical services

4.6 Edward Hospital
Nonpriority Creditor's Name
801 South Washington Street
Naperville, IL 60540
Number Street City State Zip Code
Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☒ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number Unknown
When was the debt incurred? Prior to petition date
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☒ Other. Specify Medical services

4.7 Great Lakes Higher Education
Nonpriority Creditor's Name
P.O. Box 7860
Madison, WI 53707-7860
Number Street City State Zip Code
Who incurred the debt? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt
Is the claim subject to offset?
☒ No
☐ Yes

Last 4 digits of account number 9581 \$39,045.00
When was the debt incurred? March, 2016
As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☒ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if know)

| | | | |
|------|--|---|---------------------|
| 4.8 | Great Lakes Higher Education Nonpriority Creditor's Name P.O. Box 7860 Madison, WI 53707-7860 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number <u>7581</u> When was the debt incurred? <u>March, 2016</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____ | \$283,031.00 |
| 4.9 | Lamp Works, Inc. Nonpriority Creditor's Name c/o Jeff Woodall 639 Quassey Avenue Lake Bluff, IL 60044 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number _____ When was the debt incurred? <u>June, 2013</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>LW Holding Group, LLC (business debt - promissory note)</u> | \$700,000.00 |
| 4.10 | Mike Mecuri Nonpriority Creditor's Name 1090 Westmoor Road Winnetka, IL 60093 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number _____ When was the debt incurred? <u>June, 2013</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>LW Holding Group, LLC (business debt - loan)</u> | \$200,000.00 |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if know)

| | | | |
|------|---|---|---------------------|
| 4.14 | Young & Kyu Sohn Nonpriority Creditor's Name 25 Revere Drive South Barrington, IL 60010 Number Street City State Zip Code Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes | Last 4 digits of account number _____ When was the debt incurred? <u>October, 2013</u> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>LW Holding Group LLC (business debt - personal guaranty of building lease)</u> | \$559,875.00 |
|------|---|---|---------------------|

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

| | |
|---|---|
| Name and Address Bank of America P.O. Box 982238 El Paso, TX 79998 | On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.3</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims |
| Last 4 digits of account number _____ | |

| | |
|--|---|
| Name and Address CBNA 50 Northwest Point Road Elk Grove Village, IL 60007 | On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.4</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims |
| Last 4 digits of account number _____ | |

| | |
|---|---|
| Name and Address Laurie Winter 1897 Clifton Avenue Highland Park, IL 60035 | On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.9</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims |
| Last 4 digits of account number _____ | |

| | |
|--|--|
| Name and Address Nordstrom/TD 13531 E. Caley Avenue Englewood, CO 80111 | On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.12</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims |
| Last 4 digits of account number _____ | |

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

| | | Total Claim | |
|--------------------------|---|-------------|---------------|
| Total claims from Part 1 | 6a. Domestic support obligations | 6a. | \$ 0.00 |
| | 6b. Taxes and certain other debts you owe the government | 6b. | \$ 0.00 |
| | 6c. Claims for death or personal injury while you were intoxicated | 6c. | \$ 0.00 |
| | 6d. Other. Add all other priority unsecured claims. Write that amount here. | 6d. | \$ 0.00 |
| | 6e. Total Priority. Add lines 6a through 6d. | 6e. | \$ 0.00 |
| Total claims from Part 2 | 6f. Student loans | 6f. | \$ 331,885.00 |
| | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. | \$ 0.00 |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if know)

| | | | |
|--|-----|----|--------------|
| 6h. Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ | 0.00 |
| 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ | 1,523,678.00 |
| 6j. Total Nonpriority. Add lines 6f through 6i. | 6j. | \$ | 1,855,563.00 |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | David J. Grady | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Cynthia A. Grady | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code | State what the contract or lease is for |
|--|---|
| 2.1 GM Financial Leasing 75 Remittance Drive Suite 1738 Chicago, IL 60675 | 2016 Buick Encore vehicle lease |

Fill in this information to identify your case:

| | | | |
|---|-------------------------------|-------------|-----------|
| Debtor 1 | David J. Grady | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Cynthia A. Grady | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF ILLINOIS | | |
| Case number (if known) | | | |

☐ Check if this is an amended filing

Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.2 Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

☐ Schedule D, line _____
☒ Schedule E/F, line 4.9
☐ Schedule G _____
Lamp Works, Inc.

3.3 Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

☐ Schedule D, line _____
☒ Schedule E/F, line 4.14
☐ Schedule G _____
Young & Kyu Sohn

Debtor 1 David J. Grady
Cynthia A. Grady

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.4 Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

☒ Schedule D, line 2.2
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.5 Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.6 Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

☐ Schedule D, line _____
☒ Schedule E/F, line 4.1
☐ Schedule G _____
American Express

3.7 Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

☐ Schedule D, line _____
☒ Schedule E/F, line 4.2
☐ Schedule G _____
American Express

3.8 John Stipanuk
453 Chopin Court
Wheaton, IL 60189

☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.9 John Stipanuk
453 Chopin Court
Wheaton, IL 60189

☒ Schedule D, line 2.2
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.10 John Stipanuk
453 Chopin Court
Wheaton, IL 60189

☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

Debtor 1 David J. Grady
Cynthia A. Grady

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.11 John Stipanuk
453 Chopin Court
Wheaton, IL 60189

☐ Schedule D, line _____
☒ Schedule E/F, line 4.1
☐ Schedule G _____
American Express

3.12 John Stipanuk
453 Chopin Court
Wheaton, IL 60189

☐ Schedule D, line _____
☒ Schedule E/F, line 4.2
☐ Schedule G _____
American Express

3.13 John Stipanuk
453 Chopin Court
Wheaton, IL 60189

☐ Schedule D, line _____
☒ Schedule E/F, line 4.9
☐ Schedule G _____
Lamp Works, Inc.

3.14 John Stipanuk
453 Chopin Court
Wheaton, IL 60189

☐ Schedule D, line _____
☒ Schedule E/F, line 4.14
☐ Schedule G _____
Young & Kyu Sohn

3.15 LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

☒ Schedule D, line 2.1
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.16 LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

☐ Schedule D, line _____
☒ Schedule E/F, line 4.1
☐ Schedule G _____
American Express

3.17 LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

☐ Schedule D, line _____
☒ Schedule E/F, line 4.2
☐ Schedule G _____
American Express

Debtor 1 David J. Grady
Cynthia A. Grady

Case number (if known) _____

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.18 LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

☐ Schedule D, line _____
☒ Schedule E/F, line 4.9
☐ Schedule G _____
Lamp Works, Inc.

3.19 LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

☐ Schedule D, line _____
☒ Schedule E/F, line 4.14
☐ Schedule G _____
Young & Kyu Sohn

3.20 LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

☒ Schedule D, line 2.2
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.21 LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

☒ Schedule D, line 2.3
☐ Schedule E/F, line _____
☐ Schedule G _____
BMO Harris Bank N.A.

3.22 Stephanie Grady
1 Oak Terrace
#1
Somerville, MA 02143

☐ Schedule D, line _____
☒ Schedule E/F, line 4.11
☐ Schedule G _____
Navient

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|--|-----------------------------------|
| Copy line 4 here | 4. \$ 5,000.00 | \$ 5,776.00 |
| 5. List all payroll deductions: | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. \$ 1,078.00 | \$ 950.00 |
| 5b. Mandatory contributions for retirement plans | 5b. \$ 0.00 | \$ 0.00 |
| 5c. Voluntary contributions for retirement plans | 5c. \$ 0.00 | \$ 540.00 |
| 5d. Required repayments of retirement fund loans | 5d. \$ 0.00 | \$ 0.00 |
| 5e. Insurance | 5e. \$ 0.00 | \$ 140.00 |
| 5f. Domestic support obligations | 5f. \$ 0.00 | \$ 0.00 |
| 5g. Union dues | 5g. \$ 0.00 | \$ 0.00 |
| 5h. Other deductions. Specify: Health Savings Plan | 5h.+ \$ 0.00 | + \$ 500.00 |
| 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. \$ 1,078.00 | \$ 2,130.00 |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. \$ 3,922.00 | \$ 3,646.00 |
| 8. List all other income regularly received: | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. \$ 0.00 | \$ 0.00 |
| 8b. Interest and dividends | 8b. \$ 0.00 | \$ 0.00 |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. \$ 0.00 | \$ 0.00 |
| 8d. Unemployment compensation | 8d. \$ 0.00 | \$ 0.00 |
| 8e. Social Security | 8e. \$ 2,267.00 | \$ 0.00 |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: | 8f. \$ 0.00 | \$ 0.00 |
| 8g. Pension or retirement income | 8g. \$ 2,776.00 | \$ 0.00 |
| 8h. Other monthly income. Specify: | 8h.+ \$ 0.00 | + \$ 0.00 |
| 9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. \$ 5,043.00 | \$ 0.00 |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. \$ 8,965.00 + \$ 3,646.00 = \$ 12,611.00 | |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: | | |
| | 11. +\$ 0.00 | |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies | 12. \$ 12,611.00 | Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? | | |
| <input type="checkbox"/> No. | | |
| <input checked="" type="checkbox"/> Yes. Explain: Debtor 1's monthly gross income of \$5,000 is a draw against anticipated commission. Should Debtor 1 fail to meet his monthly sales target, i.e. his commissions are less than \$5,000 in any month, he will need to repay any such shortfall before he is entitled to subsequent commissions over the draw amount. Debtor 1 intends to cease receipt of social security and pension income upon success with new employment. Debtor 2 expects her income to decrease due to reduction in pay and flight hours. | | |

Fill in this information to identify your case:

Debtor 1 David J. Grady

Debtor 2 Cynthia A. Grady
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,417.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 891.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 84.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 288.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

6. **Utilities:**

| | | |
|--|--------|--------|
| 6a. Electricity, heat, natural gas | 6a. \$ | 258.00 |
| 6b. Water, sewer, garbage collection | 6b. \$ | 120.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | 417.00 |
| 6d. Other. Specify: _____ | 6d. \$ | 0.00 |

7. **Food and housekeeping supplies**

7. \$ 500.00

8. **Childcare and children's education costs**

8. \$ 0.00

9. **Clothing, laundry, and dry cleaning**

9. \$ 80.00

10. **Personal care products and services**

10. \$ 80.00

11. **Medical and dental expenses**

11. \$ 140.00

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 491.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 300.00

14. **Charitable contributions and religious donations**

14. \$ 667.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 325.00

15b. Health insurance 15b. \$ 0.00

15c. Vehicle insurance 15c. \$ 240.00

15d. Other insurance. Specify: _____ 15d. \$ 0.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ 0.00

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1 17a. \$ 564.00

17b. Car payments for Vehicle 2 17b. \$ 245.00

17c. Other. Specify: _____ 17c. \$ 0.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**

\$ 0.00

Specify: _____

19. \$

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. **Other:** Specify: _____ 21. +\$ 0.00

22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

| | |
|----|----------|
| \$ | 7,107.00 |
| \$ | |
| \$ | 7,107.00 |

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 12,611.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 7,107.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 5,504.00

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____

Fill in this information to identify your case:

| | | | |
|--|--------------------------------------|----------------------------|--------------------------|
| Debtor 1 | <u>David J. Grady</u> | | |
| | <small>First Name</small> | <small>Middle Name</small> | <small>Last Name</small> |
| Debtor 2 | <u>Cynthia A. Grady</u> | | |
| <small>(Spouse if, filing)</small> | <small>First Name</small> | <small>Middle Name</small> | <small>Last Name</small> |
| United States Bankruptcy Court for the: | <u>NORTHERN DISTRICT OF ILLINOIS</u> | | |
| Case number <small>(if known)</small> | <u></u> | | |

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ David J. Grady
David J. Grady
Signature of Debtor 1

Date March 17, 2016

X /s/ Cynthia A. Grady
Cynthia A. Grady
Signature of Debtor 2

Date March 17, 2016

Fill in this information to identify your case:

Debtor 1 David J. Grady
First Name Middle Name Last Name

Debtor 2 Cynthia A. Grady
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x

David J. Grady
David J. Grady
Signature of Debtor 1

Date

3-17-2016

x

Cynthia A. Grady
Cynthia A. Grady
Signature of Debtor 2

Date

3-17-2016

Fill in this information to identify your case:

Debtor 1 David J. Grady
First Name Middle Name Last Name

Debtor 2 Cynthia A. Grady
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

From January 1 of current year until the date you filed for bankruptcy:

Debtor 1

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

☒ Wages, commissions, bonuses, tips

\$1,961.00

☐ Operating a business

Debtor 2

Sources of income
Check all that apply.

Gross income
(before deductions and exclusions)

☒ Wages, commissions, bonuses, tips

\$14,800.00

☐ Operating a business

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

| | Debtor 1 | | Debtor 2 | |
|---|--|--|--|--|
| | Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| For last calendar year: (January 1 to December 31, 2015) | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$2,718.00 | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$66,456.00 |
| | <input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | \$11,450.00 | <input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$0.00 |
| For the calendar year before that: (January 1 to December 31, 2014) | <input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business | \$130,215.00 | <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business | \$57,941.00 |

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

| | Debtor 1 | | Debtor 2 | |
|--|---------------------------------------|--|--------------------------------------|--|
| | Sources of income Describe below.. | Gross income (before deductions and exclusions) | Sources of income Describe below. | Gross income (before deductions and exclusions) |
| From January 1 of current year until the date you filed for bankruptcy: | SSI Benefits | \$4,534.00 | | |
| | Retirement Income | \$7,577.00 | | |
| For last calendar year: (January 1 to December 31, 2015) | SSI Benefits | \$2,267.00 | | |
| | Retirement Income | \$28,278.00 | Retirement Income | \$12,663.00 |
| For the calendar year before that: (January 1 to December 31, 2014) | | \$0.00 | Retirement Income | \$10,594.00 |

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

- ☒ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

| Creditor's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Was this payment for ... |
|-----------------------------|------------------|-------------------|----------------------|--------------------------|
|-----------------------------|------------------|-------------------|----------------------|--------------------------|

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment |
|----------------------------|------------------|-------------------|----------------------|-------------------------|
|----------------------------|------------------|-------------------|----------------------|-------------------------|

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

| Insider's Name and Address | Dates of payment | Total amount paid | Amount you still owe | Reason for this payment Include creditor's name |
|----------------------------|------------------|-------------------|----------------------|--|
|----------------------------|------------------|-------------------|----------------------|--|

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

| Case title Case number | Nature of the case | Court or agency | Status of the case |
|---|--|--|--|
| BMO Harris Bank, N.A. v. LW Holding Group, LLC, et al. 15 L 004133 | Breach of contract | Circuit Court of Cook County Illinois Law Division 50 West Washington Street Chicago, IL 60602 | <input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded |
| LW Holding Group LLC 15-14596 | Voluntary chapter 7 bankruptcy petition | United States Bankruptcy Court Northern District of Illinois 219 South Dearborn Street Chicago, IL 60604 | <input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded No asset report entered 5/28/15, case closed 5/29/15 |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☐ No
☐ Yes. Fill in the information below.

| Creditor Name and Address | Describe the Property Explain what happened | Date | Value of the property |
|---------------------------|--|------|-----------------------|
|---------------------------|--|------|-----------------------|

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No
☐ Yes. Fill in the details.

| Creditor Name and Address | Describe the action the creditor took | Date action was taken | Amount |
|---------------------------|---------------------------------------|-----------------------|--------|
|---------------------------|---------------------------------------|-----------------------|--------|

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No
☐ Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person | Describe the gifts | Dates you gave the gifts | Value |
|--|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift and Address: | | | |

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☐ No
☒ Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Describe what you contributed | Dates you contributed | Value |
|--|-------------------------------|-----------------------|------------|
| Charity's Name Address (Number, Street, City, State and ZIP Code) | | | |
| Lambs Farm 14245 W. Rockland Avenue Libertyville, IL 60048 | Cash | May, 2015 | \$2,000.00 |

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☐ No
☐ Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> . | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
|--|---|-------------------|------------------------|

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

| Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---|---|-----------------------------------|-------------------|
| Scalambrino & Arnoff, LLP One North LaSalle Street Suite 1600 Chicago, IL 60602 | Attorney Fees and Chapter 7 Filing Fee | March, 2016 | \$2,835.00 |

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

| Person Who Was Paid Address | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--------------------------------|---|-----------------------------------|-------------------|
|--------------------------------|---|-----------------------------------|-------------------|

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No
☒ Yes. Fill in the details.

| Person Who Received Transfer Address Person's relationship to you | Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|--|---|--|------------------------|
| Trevor Grady 7701 Warren Avenue Apt. F114 Huntington Beach, CA 92647 Son | 2007 Mazda 6 vehicle (estimated value = \$2,500) | \$10.00 for transfer of title | October, 2014 |

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

| Name of trust | Description and value of the property transferred | Date Transfer was made |
|---------------|---|------------------------|
|---------------|---|------------------------|

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☒ Yes. Fill in the details.

| Name of Financial Institution and Address (Number, Street, City, State and ZIP Code) | Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|--|---------------------------------|---|--|---|
| Delta Community Credit Union P.O. Box 20541 Atlanta, GA 30320-2541 | XXXX-4936 | <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other__ | Account closed June 1, 2015 | \$0.00 |

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No

☐ Yes. Fill in the details.

| Name of Financial Institution Address (Number, Street, City, State and ZIP Code) | Who else had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|--|---|-----------------------|-----------------------|
|--|---|-----------------------|-----------------------|

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy

☒ No

☐ Yes. Fill in the details.

| Name of Storage Facility Address (Number, Street, City, State and ZIP Code) | Who else has or had access to it? Address (Number, Street, City, State and ZIP Code) | Describe the contents | Do you still have it? |
|---|--|-----------------------|-----------------------|
|---|--|-----------------------|-----------------------|

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

| Owner's Name Address (Number, Street, City, State and ZIP Code) | Where is the property? (Number, Street, City, State and ZIP Code) | Describe the property | Value |
|---|---|-----------------------|-------|
|---|---|-----------------------|-------|

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|
|--|---|-----------------------------------|----------------|

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
☐ Yes. Fill in the details.

| Name of site Address (Number, Street, City, State and ZIP Code) | Governmental unit Address (Number, Street, City, State and ZIP Code) | Environmental law, if you know it | Date of notice |
|--|---|-----------------------------------|----------------|
|--|---|-----------------------------------|----------------|

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

| Case Title Case Number | Court or agency Name Address (Number, Street, City, State and ZIP Code) | Nature of the case | Status of the case |
|---------------------------|---|--------------------|--------------------|
|---------------------------|---|--------------------|--------------------|

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

| Business Name Address (Number, Street, City, State and ZIP Code) | Describe the nature of the business Name of accountant or bookkeeper | Employer Identification number Do not include Social Security number or ITIN. Dates business existed |
|---|---|--|
| LW Holding Group LLC d/b/a Lamp Works 332 Commerce Drive Carol Stream, IL 60188 | Wholesale lamp distributor CJG Partners | EIN: 46-2693350 From-To June, 2013 - May, 2015 |

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
☒ Yes. Fill in the details below.

| Name Address (Number, Street, City, State and ZIP Code) | Date Issued |
|---|---------------|
| BMO Harris Bank N.A. c/o Chapman and Cutler LLP 111 West Monroe Street Chicago, IL 60603 | January, 2015 |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known) _____

| Name Address (Number, Street, City, State and ZIP Code) | Date Issued |
|--|---------------|
| CJG Partners Steve Burns 1101 Perimeter Drive Suite 800 Schaumburg, IL 60173 | June, 2015 |
| Silverman Consulting 5750 Old Orchard Road Skokie, IL 60077-4402 | March, 2015 |
| Mike Burns - CPA 1509 Clarkson Court Naperville, IL 60565-1733 | January, 2014 |

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ David J. Grady _____

David J. Grady
Signature of Debtor 1

/s/ Cynthia A. Grady _____

Cynthia A. Grady
Signature of Debtor 2

Date March 17, 2016 _____

Date March 17, 2016 _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No

☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

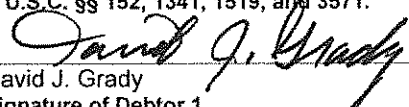
| Name Address (Number, Street, City, State and ZIP Code) | Date Issued |
|--|-------------|
| CJG Partners Steve Burns 1101 Perimeter Drive Suite 800 Schaumburg, IL 60173 | June, 2015 |

| | |
|--|-------------|
| Silverman Consulting 5750 Old Orchard Road Skokie, IL 60077-4402 | March, 2015 |
|--|-------------|

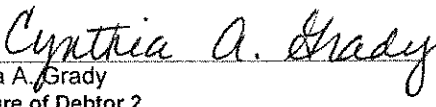
| | |
|--|---------------|
| Mike Burns - CPA 1509 Clarkson Court Naperville, IL 60565-1733 | January, 2014 |
|--|---------------|

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.



David J. Grady
Signature of Debtor 1
Date 3-17-2016



Cynthia A. Grady
Signature of Debtor 2
Date 3-17-2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No
☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 David J. Grady
First Name Middle Name Last Name

Debtor 2 Cynthia A. Grady
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number _____
(if known)

☐ Check if this is an amended filing

Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

| Identify the creditor and the property that is collateral | What do you intend to do with the property that secures a debt? | Did you claim the property as exempt on Schedule C? |
|---|---|--|
| Creditor's name: BMO Harris Bank N.A. Description of property: 2348 Richmond Drive Wheaton, IL 60189 DuPage County securing debt: | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| Creditor's name: BMO Harris Bank N.A. Description of property: 2348 Richmond Drive Wheaton, IL 60189 DuPage County securing debt: | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |
| Creditor's name: BMO Harris Bank N.A. Description of property: 2348 Richmond Drive Wheaton, IL 60189 DuPage County securing debt: | <input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: | <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes |

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known)

securing debt:

Creditor's name: GM Financial Leasing

Description of property 2016 Buick Encore 2,400 miles
Leased vehicle
securing debt:

- ☐ Surrender the property. ☒ No
☐ Retain the property and redeem it.
☒ Retain the property and enter into a *Reaffirmation Agreement*. ☐ Yes
☐ Retain the property and [explain]:

Creditor's name: Hyundai Motor Finance

Description of property 2013 Hyundai Azera 33,000 miles
securing debt:

- ☐ Surrender the property. ☐ No
☐ Retain the property and redeem it.
☒ Retain the property and enter into a *Reaffirmation Agreement*. ☒ Yes
☐ Retain the property and [explain]:

Creditor's name: PNC Mortgage

Description of property 2348 Richmond Drive Wheaton,
IL 60189 DuPage County
securing debt:

- ☒ Surrender the property. ☐ No
☐ Retain the property and redeem it.
☐ Retain the property and enter into a *Reaffirmation Agreement*. ☒ Yes
☐ Retain the property and [explain]:

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name: GM Financial Leasing

- ☐ No
☒ Yes

Description of leased Property: 2016 Buick Encore vehicle lease

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ David J. Grady
David J. Grady
Signature of Debtor 1

X /s/ Cynthia A. Grady
Cynthia A. Grady
Signature of Debtor 2

Date March 17, 2016

Date March 17, 2016

Debtor 1 David J. Grady
Debtor 2 Cynthia A. Grady

Case number (if known) _____

Creditor's name: GM Financial Leasing
Description of property: 2016 Buick Encore 2,400 miles
Leased vehicle
securing debt:

☐ Surrender the property.
☐ Retain the property and redeem it.
☒ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☒ No
☐ Yes

Creditor's name: Hyundai Motor Finance
Description of property: 2013 Hyundai Azera 33,000 miles
securing debt:

☐ Surrender the property.
☐ Retain the property and redeem it.
☒ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Creditor's name: PNC Mortgage
Description of property: 2348 Richmond Drive Wheaton,
IL 60189 DuPage County
securing debt:

☒ Surrender the property.
☐ Retain the property and redeem it.
☐ Retain the property and enter into a
Reaffirmation Agreement.
☐ Retain the property and [explain]:

☐ No
☒ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name: GM Financial Leasing

☐ No
☒ Yes

Description of leased Property: 2016 Buick Encore vehicle lease

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

David J. Grady
Signature of Debtor 1

Date

3-17-2016

X

Cynthia A. Grady
Signature of Debtor 2

Date

3-17-2016

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as "incurred by an individual
primarily for a personal, family, or
household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7: Liquidation

| | |
|-------|------------------------|
| \$245 | filing fee |
| \$75 | administrative fee |
| + | \$15 trustee surcharge |
| \$335 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

| | | |
|---|---------|--------------------|
| | \$1,167 | filing fee |
| + | \$550 | administrative fee |
| | \$1,717 | total fee |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | | |
|---|-------|--------------------|
| | \$200 | filing fee |
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | | |
|---|-------|--------------------|
| | \$235 | filing fee |
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Northern District of Illinois

In re David J. Grady
Cynthia A. Grady

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|---|----|-----------------|
| For legal services, I have agreed to accept | \$ | <u>2,835.00</u> |
| Prior to the filing of this statement I have received | \$ | <u>2,835.00</u> |
| Balance Due | \$ | <u>0.00</u> |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 17, 2016

Date

/s/ Bruce C. Scalabrino

Bruce C. Scalabrino

Signature of Attorney

Scalabrino & Arnoff, LLP

One North LaSalle Street

Suite 1600

Chicago, IL 60602

312-629-0545 Fax: 312-629-0550

bcs@sacounsel.com

Name of law firm

United States Bankruptcy Court
Northern District of Illinois

In re David J. Grady
Cynthia A. Grady

Debtor(s)

Case No.

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- | | | |
|---|----|----------|
| For legal services, I have agreed to accept | \$ | 2,835.00 |
| Prior to the filing of this statement I have received | \$ | 2,835.00 |
| Balance Due | \$ | 0.00 |
2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - [Other provisions as needed]
Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

3/17/2016

Bruce C. Scalabrino

Signature of Attorney

Scalabrino & Arnoff, LLP

One North LaSalle Street

Suite 1600

Chicago, IL 60602

312-629-0545 Fax: 312-629-0550

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Name of law firm



ONE NORTH LASALLE STREET - SUITE 1600 - CHICAGO, ILLINOIS 60602
TELEPHONE (312) 629-0545 FACSIMILE (312) 629-0550
www.sacounsel.com

BRUCE C. SCALABRINO
Direct Dial (312) 629-0547
bcs@sacounsel.com

March 4, 2016

**CONFIDENTIAL ATTORNEY CLIENT PRIVILEGED COMMUNICATION
SENT VIA E-MAIL CORRESPONDENCE**

Mr. & Mrs. David Grady
2348 Richmond Drive
Wheaton, Illinois 60189

Re: Retention of Scalabrino & Arnoff, LLP

Dear David and Cindy:

As you know, it is Scalabrino & Arnoff, LLP's ("S&A") standard practice to have all clients execute a retention agreement. This ensures that both the client and our law firm understand the scope of the other's obligations to one another. This letter thus serves as confirmation of the engagement of S&A as your attorneys and the basis of our representation.

SCOPE OF REPRESENTATION

S&A shall represent you in all matters pertaining to the filing of a Chapter 7 bankruptcy petition in the United States Bankruptcy Court for the Northern District of Illinois. S&A shall represent you in all matters therein, except should you choose to file an adversary proceeding against the Internal Revenue Service to determine the dischargeability of any of your tax liabilities or for the defense of any adversary proceedings which may be filed against you, including but not limited to, an objection to your discharge or the dischargeability of any debt, complaints to determine the nature, extent and priority of liens, litigation to protect you against violations of the automatic stay and appeals. You must retain separate counsel to defend these proceedings or make separate arrangements with S&A to defend these cases at our normal and customary hourly rates. At this time, our hourly rates range from \$350.00 to \$450.00 per hour.

Unless otherwise agreed to, in writing, we only represent you, and we do not undertake the representation of any related or affiliated person or entity, nor any parent or brother-sister entity, their officers, directors, agents or employees.

RETAINER PAYMENT

In order to undertake the representation described above, S&A requires the payment of a retainer in the sum of \$2,500.00, as well as the filing fee in the sum of \$335.00, for a sum of \$2,835.00. Your check should be made payable to "Scalabrino & Arnoff, LLP." This amount

Mr. & Mrs. David Grady

March 4, 2016
Page 2

will be the only amount we will charge for handling this matter if you file under Chapter 7 of the Bankruptcy Code, unless you retain us to handle any matter not the subject of this retention agreement.

TAX ADVICE

S&A does not and will not provide advice regarding the tax ramifications of the strategies employed in the handling of your case. We strongly urge you to retain tax counsel or tax accountants in conjunction with our retention in this matter.

NO GUARANTEE OF SUCCESS

It is impossible to predict the result or outcome of any professional engagement. Thus, it is impossible to provide any promise or guarantee about the outcome of this matter. Nothing in this agreement and nor any statement made by any attorneys or staff constitutes a promise or guarantee of any outcome. Any comments about the outcome of your matter are simply expressions of judgment and are not binding on us.

FILE RETENTION & DESTRUCTION

The files of the firm, including lawyer work product, pertaining to the matter will be retained by the firm for a period of seven (7) years after the end of our engagement. These materials will generally be kept in an electronic format only and will be destroyed, after reasonable notice to you, at the end of the seven (7) year period. Thus, you must keep your contact information with the firm current during this time. If you do not keep your address current during the seven (7) year period of time and our notification letter is returned, we have the right to destroy your file without your consent.

WITHDRAWAL FROM REPRESENTATION

This retention may be terminated by either you or S&A at any time by written notice. We normally do not terminate our representation of a client unless the client misrepresents or fails to disclose material facts, makes it unethical or unreasonably difficult for us to continue to represent the client, fails to cooperate, fails to pay our outstanding fee statements or unless other cause exists. Upon termination of our active involvement in this matter, S&A will have no duty to inform you of further developments or changes in the law which may be relevant to such matter in which our representation has terminated. Furthermore, S&A will have no obligation to monitor renewal or notice dates or similar deadlines which may arise from the matter for which we had been engaged.

If we are terminated prior to the completion of the Schedules and Statement of Financial Affairs, we shall refund to you a portion of the retainer paid to us, including the filing fee. We shall be entitled to deduct from this amount our attorneys' fees and costs incurred based upon the

Mr. & Mrs. David Grady

March 4, 2016
Page 3

time we have spent working on this matter. This time shall be billed at our normal and customary hourly rates in existence at that time.

INFORMATION FROM YOU

S&A cannot independently verify the truth and accuracy of all of the information supplied by you in our handling of your matter. By transmitting such information to S&A you acknowledge and agree that it is truthful and accurate to the best of your knowledge, information and belief. In addition, you understand that S&A will rely on you or your designee to review for correctness all pleadings, papers, and other communications drafted by S&A that will or could be submitted to courts, regulatory authorities or other third parties.

By executing this agreement, you acknowledge and certify that you have been provided with copies of, and have read the following information:

1. Notice to Individual Consumer Debtor under § 342(b) of the Bankruptcy Code;
2. Disclosure Pursuant to 11 U.S.C. § 527(a)(b);
3. Notice of Important Information About Bankruptcy Assistance Services From Scalabrino & Arnoff, LLP;
4. How Ordering Your Credit Reports Can Help You in Bankruptcy; and
5. S&A's List of Documents Which Must be Produced to Prepare Your Bankruptcy Filing.

E-MAIL COMMUNICATIONS & ELECTRONIC SIGNATURES

S&A recognizes that office technology is evolving and electronic communications cannot be fully protected from unauthorized interception. Furthermore, human error or electronic viruses may at times result in electronic communications being misdirected. Nonetheless, you authorize S&A to transmit information, including confidential information, by e-mail or other electronic transmission. Signatures in electronic form by e-mail, facsimile or other electronic means shall be treated in all manner and respects as an original signature, including but not limited to your execution of this retention agreement.

ENTIRE AGREEMENT & CHOICE OF LAW

This agreement sets forth the entire agreement of the parties and supersedes any and all other agreements, oral or written, with respect to the subject matter hereof. Any modification of this agreement will be effective only if it is in a writing signed by all parties. This agreement shall, in all respects, be interpreted, enforced and governed by the laws of the State of Illinois.

Mr. & Mrs. David Grady

March 4, 2016
Page 4

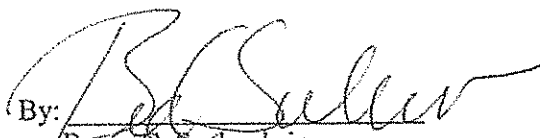
We encourage your comments, questions or suggestions, all of which enable us to serve you more efficiently and to enhance our working relationship. We are pleased to have this opportunity to represent you, and will use our best endeavors to bring this matter to a prompt and satisfactory conclusion.

As with any contract, we urge you to seek independent counsel before entering into this retention agreement.

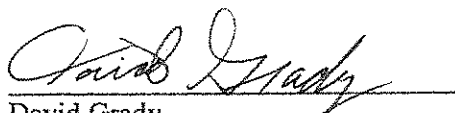
If the arrangement set forth in this agreement is acceptable to you, please return a signed copy of this letter to me. Your signature shall indicate your understanding and agreement to the terms set forth herein.

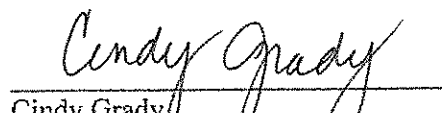
Sincerely yours,

SCALAMBRINO & ARNOFF, LLP

By: 
Bruce C. Scalabrino

APPROVED and ACCEPTED this
9 day of March, 2016


David Grady


Cindy Grady

**United States Bankruptcy Court
Northern District of Illinois**

In re David J. Grady
Cynthia A. Grady Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 24

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: March 17, 2016 /s/ David J. Grady
David J. Grady
Signature of Debtor

Date: March 17, 2016 /s/ Cynthia A. Grady
Cynthia A. Grady
Signature of Debtor

United States Bankruptcy Court
Northern District of Illinois

In re David J. Grady
Cynthia A. Grady

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 24

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: 3-17-2016

David J. Grady
Signature of Debtor

Date: 3-17-2016

Cynthia A. Grady
Signature of Debtor

American Express
P.O. Box 0001
Los Angeles, CA 90096

Bank of America
P.O. Box 851001
Dallas, TX 75285

Bank of America
P.O. Box 982238
El Paso, TX 79998

Best Buy
P.O. Box 78009
Phoenix, AZ 85062-8009

BMO Harris Bank N.A.
c/o Chapman and Cutler LLP
111 West Monroe Street
Chicago, IL 60603

CBNA
50 Northwest Point Road
Elk Grove Village, IL 60007

Dr. George I. Salti, MD
801 South Washington Street
Naperville, IL 60540

Edward Hospital
801 South Washington Street
Naperville, IL 60540

GM Financial Leasing
75 Remittance Drive
Suite 1738
Chicago, IL 60675

Great Lakes Higher Education
P.O. Box 7860
Madison, WI 53707-7860

Hyundai Motor Finance
P.O. Box 650805
Dallas, TX 75265-0805

Jeffrey L. Zlabis
2 S. 257 Center Avenue
Wheaton, IL 60187

John Stipanuk
453 Chopin Court
Wheaton, IL 60189

Lamp Works, Inc.
c/o Jeff Woodall
639 Quassey Avenue
Lake Bluff, IL 60044

Laurie Winter
1897 Clifton Avenue
Highland Park, IL 60035

LW Holding Group LLC d/b/a Lamp Works
332 Commerce Drive
Carol Stream, IL 60188

Mike Mecuri
1090 Westmoor Road
Winnetka, IL 60093

Navient
P.O. Box 9655
Wilkes Barre, PA 18773

Nordstrom
P.O. Box 79134
Phoenix, AZ 85062-9134

Nordstrom/TD
13531 E. Caley Avenu
Englewood, CO 80111

PNC Mortgage
P.O. Box 6534
Carol Stream, IL 60197-6534

PNC Mortgage
P.O. Box 8703
Dayton, OH 45401

Von Maur
P.O. Box 790298
Saint Louis, MO 63179-0298

Young & Kyu Sohn
25 Revere Drive
South Barrington, IL 60010